

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re \_\_\_\_\_ ) Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ ) NOTICE OF DEBTOR'S  
                   ) AMENDMENT OF MAILING MATRIX  
                   ) OR SCHEDULES D, E, F, G OR H

**I. FILING INSTRUCTIONS FOR DEBTOR(S):**

- A. File this form to add or delete creditors from the mailing matrix and/or Schedules D, E, F, G or H, or change the amount or classification of a debt listed on schedules D, E, or F. An amendment [filing fee](#) is required.
- B. If filing in paper, you must also include a creditor mailing matrix with ONLY the NEW or DELETED creditors listed in the format set forth on [LBF #104](#). Be sure to label each set of changes (i.e., "Add", "Delete", etc.).
- C. If amending Schedules D, E, F, G or H, label them as "Supplemental" and include ONLY the NEW information, and file them with this notice.
- D. If amending Schedules D, E, or F, you must also file an updated Summary of Schedules ([Official Form #B6](#)), including page 2 if an individual.
- E. If the case is closed, you must also file a separate Motion to Reopen with the applicable [filing fee](#).
- F. To file an address change for a previously listed creditor, use [LBF #101](#) instead of this form.

**II. SERVICE INSTRUCTIONS FOR DEBTOR(S):**

- A. **When adding creditors:** Serve each new creditor with a copy of this notice, and a copy of any of the following documents that have already been filed in this case:
  1. **(All chapters)** The Notice of the Meeting of Creditors that includes **all 9 digits** of any Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
  2. **(All chapters)** Each applicable amended schedule.
  3. **(All chapters)** When the time for filing a timely proof of claim or complaint under 11 USC §523(c) or §727 has expired, a separate notification that adding the creditor may not result in discharge of the debt. [Note: You must create this notification.]
  4. **(Chapter 7 or 11)** Any order, and any supplemental order, fixing time for filing a proof of claim form.
  5. **(Chapter 9, 11, 12, or 13)** (a) The notice of any pending confirmation hearing, all related documents required to be sent with that notice and, in a Chapter 13 case, the most recent proposed plan; or (b) the most recent confirmation order, the most recent confirmed plan, and, if a confirmed Chapter 11 plan, the approved disclosure statement related to the confirmed plan.
  6. **(Chapter 11, 12 or 13)** Any notice of modification of plan, including attachments, if time for objection has not expired.
  7. **(Chapter 9 or 11 only)** The names and addresses of the Chairperson and any attorney for each official Committee of Creditors or Equity Security Holders.
  8. **(Chapter 9 or 11)** The notice of any pending hearing on a proposed disclosure statement, with attachments.
- B. **When deleting creditors, changing a creditor status (e.g., nondisputed to disputed), or reducing a creditor's claim:** Serve each affected creditor with a copy of this notice, the applicable amended schedule(s), and the following:
  1. **(All chapters)** A notice to each deleted creditor that: (a) the creditor is being deleted and will not receive further notices unless the creditor files a written request with the court that includes the debtor's name, full case number, and the creditor's name and mailing address; and (b) if time has been fixed to file a proof of claim, the creditor should contact his/her attorney with any claims questions.
  2. **(Chapter 9 or 11)** A notice to each affected creditor that a proof of claim must be filed by the later of either (a) 30 days from the service date of this notice, or (b) the latest time fixed by the court.

**III. CERTIFICATE OF COMPLIANCE:**

The undersigned, who is the debtor or debtor's attorney, certifies that: (A) all applicable requirements above have been completed; AND (B) the attachments are true and correct [or were individually verified by the debtor(s)], with copies served on any trustee and, except in Chapter 13 cases, the U.S. Trustee.

Dated: \_\_\_\_\_

Signature \_\_\_\_\_

Type or Print Signer's Name **AND** Phone No. \_\_\_\_\_

Debtor's Address &amp; Taxpayer ID#(s) (last 4 digits) \_\_\_\_\_

**United States Bankruptcy Court  
District of Oregon**

In re Lori Gayle Stearns

Debtor(s)

Case No. 10-41976  
Chapter 7

**AMENDED SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7,11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$300,000.00		
B - Personal Property	Yes	3	\$4,210.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$185,453.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$1,291.15	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$73,268.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,790.71
<b>TOTAL</b>		17	<b>\$304,210.00</b>	<b>\$260,012.76</b>	

**United States Bankruptcy Court  
District of Oregon**

In re Lori Gayle Stearns

Debtor(s)

Case No.  
Chapter**10-41976**  
**7****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$1,291.15
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$1,291.15

State the following:

Average Income (from Schedule I, Line 16)	\$3,500.00
Average Expenses (from Schedule J, Line 18)	\$3,790.71
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$3,785.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$1,291.15	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$73,268.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$73,268.61

In re Lori Gayle StearnsCase No. 10-41976

Debtor(s)

**AMENDED SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "none" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>House located at 23008 SW Murdock Road, Sherwood, OR 97140 1/2 ownership of house Hazardous material on property - "hot spots" according to DEQ report House has been on the market with no offers</b>		-	\$300,000.00	\$185,453.00
Total:				<b>\$300,000.00</b>

(Report also on Summary of Schedules)

**AMENDED SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community								UNSECURED PORTION, IF ANY	
		H	D	I	S	P	E	T	D		
ACCOUNT NO. <b>xxxxxxxxxx</b>	N	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	U	N	L	I	Q	U	T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<b>Nation Star Mortgage 350 Highland Drive Lewisville, TX 75067</b>	X	<b>8/1/2003</b> <b>First Mortgage</b> <b>House located at 23008 SW Murdock Road, Sherwood, OR 97140</b> <b>1/2 ownership of house</b> <b>Hazardous material on property - "hot spots"</b> <b>according to DEQ report</b> <b>House has been on the market with no offers</b>								<b>\$179,453.00</b>	<b>\$0.00</b>
		<b>VALUE</b>	<b>\$300,000.00</b>								

Debtor(s)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	C O D E B T O R	Husband, Wife, Joint or Community		C O N T I I N G E N T	U N L I Q U G I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		C	H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN				
ACCOUNT NO. <b>xxxx # xxxxx49CV</b>  <b>Stahancyk, Kent, &amp; Hook PC</b> <b>808 SW 15th Avenue</b> <b>Portland, OR 97205-1907</b>	X N A	April 9, s007  Judgment Lien  House located at 23008 SW Murdock Road, Sherwood, OR 97140 1/2 ownership of house Hazardous material on property - "hot spots" according to DEQ report House has been on the market with no offers					\$6,000.00	\$0.00
		VALUE		\$300,000.00			\$185,453.00	\$0.00

Total(s)  
(Use only on last page)(Report also on  
Summary of Schedules) If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data)

**United States Bankruptcy Court  
District of Oregon**In re Lori Gayle Stearns

Debtor(s)

Case No. 10-41976  
Chapter 7**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 4, 2011Signature /s/ Lori Gayle Stearns  
Lori Gayle Stearns  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.